

Form **990-PF**

Return of Private Foundation
or Section 4947(a)(1) Trust Treated as Private Foundation

OMB No 1545-0052

2015

Department of the Treasury
Internal Revenue Service

▶ Do not enter social security numbers on this form as it may be made public.
▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

Open to Public Inspection

For calendar year 2015 or tax year beginning 6/01/15, and ending 05/31/16

Name of foundation LYNN HOME FOR YOUNG WOMEN, INC		A Employer identification number 04-2104409						
Number and street (or P O box number if mail is not delivered to street address) 144 BROAD STREET	Room/suite	B Telephone number (see instructions) 781-592-2037						
City or town, state or province, country, and ZIP or foreign postal code LYNN MA 01901		C If exemption application is pending, check here <input type="checkbox"/>						
G Check all that apply: <table style="display: inline-table; vertical-align: top;"> <tr><td><input type="checkbox"/> Initial return</td><td><input type="checkbox"/> Initial return of a former public charity</td></tr> <tr><td><input type="checkbox"/> Final return</td><td><input type="checkbox"/> Amended return</td></tr> <tr><td><input type="checkbox"/> Address change</td><td><input type="checkbox"/> Name change</td></tr> </table>		<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity	<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return	<input type="checkbox"/> Address change	<input type="checkbox"/> Name change	D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity							
<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return							
<input type="checkbox"/> Address change	<input type="checkbox"/> Name change							
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>						
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 6,348,555	J Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B) check here <input checked="" type="checkbox"/>						

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c) and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	57,767			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	165	165	165	
	4 Dividends and interest from securities	61,823	61,823	61,823	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	24,154			
	b Gross sales price for all assets on line 6a 779,020				
	7 Capital gain net income (from Part IV, line 2)		24,154		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule) STMT 1	284,915		284,915		
12 Total. Add lines 1 through 11	428,824	86,142	346,903		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0			
	14 Other employee salaries and wages	96,474			96,474
	15 Pension plans, employee benefits	23,626			23,626
	16a Legal fees (attach schedule) SEE STMT 2	9,931			9,931
	b Accounting fees (attach schedule) STMT 3	16,489	2,520	2,520	13,969
	c Other professional fees (attach schedule) STMT 4	51,763	21,775	21,775	29,988
	17 Interest	52,321			52,321
	18 Taxes (attach schedule) (see instructions) STMT 5	270			270
	19 Depreciation (attach schedule) and depletion STMT 6	180,422		180,422	
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (att sch) STMT 7	162,050		8,845	153,205
	24 Total operating and administrative expenses. Add lines 13 through 23	593,346	24,295	213,562	379,784
	25 Contributions, gifts, grants paid	1,500			1,500
26 Total expenses and disbursements. Add lines 24 and 25	594,846	24,295	213,562	381,284	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	-166,022				
b Net investment income (if negative, enter -0-)		61,847			
c Adjusted net income (if negative, enter -0-)			133,341		

For Paperwork Reduction Act Notice, see instructions.

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash – non-interest-bearing	76,140	105,735	105,735
	2 Savings and temporary cash investments	311,845	68,567	68,567
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶	13,895		
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶	25,384		
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (att. schedule) ▶			
	Less allowance for doubtful accounts ▶	0		
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges	12,209	8,072	8,072
	10a Investments – U S and state government obligations (attach schedule)			
	b Investments – corporate stock (attach schedule) SEE STMT 8	2,120,167	2,001,593	2,001,593
	c Investments – corporate bonds (attach schedule) SEE STMT 9	532,576	736,143	736,143
	11 Investments – land, buildings, and equipment basis ▶			
Less accumulated depreciation (attach sch.) ▶				
12 Investments – mortgage loans				
13 Investments – other (attach schedule) SEE STATEMENT 10	51,944	2,166	2,166	
14 Land, buildings, and equipment basis ▶	6,459,474			
Less accumulated depreciation (attach sch.) ▶ STMT 11	1,083,995			
15 Other assets (describe ▶ SEE STATEMENT 12)	3,000	2,000	2,000	
16 Total assets (to be completed by all filers – see the instructions Also, see page 1, item I)	8,706,945	8,339,034	6,348,555	
Liabilities	17 Accounts payable and accrued expenses	40,974	33,144	
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule) SEE WORKSHEET	6,282,303	6,231,061	
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	6,323,277	6,264,205	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ▶ <input checked="" type="checkbox"/>			
	24 Unrestricted	2,303,581	1,998,266	
	25 Temporarily restricted	80,087	76,563	
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input type="checkbox"/>			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	2,383,668	2,074,829	
31 Total liabilities and net assets/fund balances (see instructions)	8,706,945	8,339,034		

Part III Analysis of Changes in Net Assets or Fund Balances		
1 Total net assets or fund balances at beginning of year – Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,383,668
2 Enter amount from Part I, line 27a	2	-166,022
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	2,217,646
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 13	5	142,817
6 Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	2,074,829

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a	SEE ATTACHED #720 SHORT TERM	P	VARIOUS	VARIOUS
b	SEE ATTACHED #720 LONG TERM	P	VARIOUS	VARIOUS
c	SEE ATTACHED #118 SHORT TERM	P	VARIOUS	VARIOUS
d	SEE ATTACHED #118 LONG TERM	P	VARIOUS	VARIOUS
e	CAPITAL GAIN DIVIDENDS REC'D			
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale		(h) Gain or (loss) (e) plus (f) minus (g)
a	101,697	146,385		-44,688
b	657,820	598,912		58,908
c	1,931	2,241		-310
d	8,760	7,328		1,432
e	8,812			8,812
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(l) Gains (Col (h) gain minus col (k), but not less than -0- or Losses (from col (h)))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				-44,688
b				58,908
c				-310
d				1,432
e				8,812
2	Capital gain net income or (net capital loss) <input type="checkbox"/> If gain, also enter in Part I, line 7 <input type="checkbox"/> If (loss), enter -0- in Part I, line 7	2	24,154	
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3		

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No

If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	379,941	2,990,796	0.127037
2013	393,484	2,860,680	0.137549
2012	306,522	2,485,448	0.123327
2011	217,807	2,208,991	0.098600
2010	179,993	2,125,670	0.084676
2	Total of line 1, column (d)	2	0.571189
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.114238
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	2,873,207
5	Multiply line 4 by line 3	5	328,229
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	618
7	Add lines 5 and 6	7	328,847
8	Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions	8	381,284

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a. Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter (attach copy of letter if necessary—see instructions)		
b. Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	618
c. All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2. Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3. Add lines 1 and 2	3	618
4. Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5. Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	618
6. Credits/Payments		
a. 2015 estimated tax payments and 2014 overpayment credited to 2015	6a	759
b. Exempt foreign organizations - tax withheld at source	6b	
c. Tax paid with application for extension of time to file (Form 8868)	6c	500
d. Backup withholding erroneously withheld	6d	
7. Total credits and payments. Add lines 6a through 6d	7	1,259
8. Enter any penalty for underpayment of estimated tax. Check her <input type="checkbox"/> if Form 2220 is attached	8	
9. Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10. Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	641
11. Enter the amount of line 10 to be Credited to 2016 estimated tax <input type="checkbox"/> 641 Refunded <input type="checkbox"/>	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a. During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b. Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c. Did the foundation file Form 1120-POL for this year?		X
d. Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e. Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2. Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3. Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a. Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b. If "Yes," has it filed a tax return on Form 990-T for this year?		
5. Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6. Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7. Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a. Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> MA		
b. If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9. Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV	X	
10. Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11	Yes	No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► WWW.LYNNHOME.ORG	13	X	
14	The books are in care of ► LAURA GLENNON 144 BROAD STREET Located at ► LYNN MA ZIP+4 ► 01901	Telephone no ► 781-592-2037		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15		
16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►	16	Yes	No
				X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

		Yes	No
1a	During the year did the foundation (either directly or indirectly)		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/> N/A	1b	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015? <input type="checkbox"/> N/A	1c	
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► 20 , 20 , 20 , -20		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions) <input type="checkbox"/> N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20 , 20 , 20 , 20		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015) <input type="checkbox"/> N/A	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b	X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to

(1) Carry on propoganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions) Yes No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Yes No
 Organization's relying on a current notice regarding disaster assistance check here N/A

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
 If "Yes," attach the statement required by Regulations section 53.4945–5(d) N/A

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
 If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 14				

2 Compensation of five highest-paid employees (other than those included on line 1 – see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
LISA CONNOLLY 136 BROAD ST.	LYNN MA 01901	EXECUTIVE DI 40.00	61,617 15,068	0

Total number of other employees paid over \$50,000 ▶ 0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services		0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 THE ORGANIZATION OPERATES A HOME FOR LOW INCOME INDIVIDUALS. THE HOME PROVIDES AFFORDABLE HOUSING FOR UP TO 43 LOW INCOME INDIVIDUALS.	381,284
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount	
1 N/A		
2		
All other program-related investments See instructions 3		
Total. Add lines 1 through 3		

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	2,833,744
b	Average of monthly cash balances	1b	83,217
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	2,916,961
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	2,916,961
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	43,754
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,873,207
6	Minimum investment return. Enter 5% of line 5	6	143,660

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	
2a	Tax on investment income for 2015 from Part VI, line 5	2a	
b	Income tax for 2015 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	
6	Deduction from distributable amount (see instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc. – total from Part I, column (d), line 26	1a	381,284
b	Program-related investments – total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	381,284
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	618
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	380,666

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2015				
a From 2010				
b From 2011				
c From 2012				
d From 2013				
e From 2014				
f Total of lines 3a through e				
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ <u>381,284</u>				
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required – see instructions)				
c Treated as distributions out of corpus (Election required – see instructions)				
d Applied to 2015 distributable amount				
e Remaining amount distributed out of corpus	381,284			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	381,284			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount – see instructions				
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount – see instructions				
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9				
a Excess from 2011				
b Excess from 2012				
c Excess from 2013				
d Excess from 2014				
e Excess from 2015				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling N/A

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year				(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	133,341	136,311	141,023	123,894	534,569
b 85% of line 2a	113,340	115,864	119,870	105,310	454,384
c Qualifying distributions from Part XII, line 4 for each year listed	381,284	381,403	394,742	307,692	1,465,121
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities					
Subtract line 2d from line 2c	381,284	381,403	394,742	307,692	1,465,121
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test – enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test – enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed	95,773	99,693	95,356	82,848	373,670
c "Support" alternative test – enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year – see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))

N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed
 SCHOLARSHIP COMMITTEE 781-592-2037
 144 BROAD ST LYNN MA 01901

b The form in which applications should be submitted and information and materials they should include
 THE APPLICATION FORM MUST BE COMPLETED.

c Any submission deadlines
 APRIL 30TH

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors
 SEE STATEMENT 15

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<p>a Paid during the year</p> <p>1 SCHOLARSHIP RECIPIENT 136 BROAD ST. LYNN MA 01901</p>	NONE		SCHOLARSHIP	1,500
<p>Total</p>			▶ 3a	1,500
<p>b Approved for future payment N/A</p>				
<p>Total</p>			▶ 3b	

2015

Schedule B
(Form 990, 990-EZ,
or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.

▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990

Name of the organization

Employer identification number

LYNN HOME FOR YOUNG WOMEN, INC

04-2104409

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

 501(c)() (enter number) organization 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation 527 political organization

Form 990-PF

 501(c)(3) exempt private foundation 4947(a)(1) nonexempt charitable trust treated as a private foundation 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33¹/₃ % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions exclusively for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an exclusively religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization LYNN HOME FOR YOUNG WOMEN, INC	Employer identification number 04-2104409
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Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	ANNIE WILSON TRUST C/O BANK OF AMERICA P.O. BOX 366 PROVIDENCE RI 02903-0366	\$ 39,523	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 11 - Other Income

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
RESIDENT ASSESSMENTS	\$ 284,915	\$	\$ 284,915
TOTAL	\$ 284,915	\$ 0	\$ 284,915

Statement 2 - Form 990-PF, Part I, Line 16a - Legal Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
INDIRECT LEGAL FEES	\$ 9,931	\$	\$	\$ 9,931
TOTAL	\$ 9,931	\$ 0	\$ 0	\$ 9,931

Statement 3 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
BOOKKEEPING	\$ 10,189	\$	\$	\$ 10,189
AUDITING & TAX PREP	6,300	2,520	2,520	3,780
TOTAL	\$ 16,489	\$ 2,520	\$ 2,520	\$ 13,969

Statement 4 - Form 990-PF, Part I, Line 16c - Other Professional Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
INVESTMENT MANAGEMENT FEES	\$ 21,775	\$	\$	\$
CFO FEES	29,988	21,775	21,775	29,988
TOTAL	\$ 51,763	\$ 21,775	\$ 21,775	\$ 29,988

Federal Statements

Statement 5 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
LICENSES AND FEES	\$ 983	\$	\$	983
FEDERAL INCOME TAXES	-713			-713
TOTAL	\$ 270	\$ 0	\$ 0	\$ 270

Statement 6 - Form 990-PF, Part I, Line 19 - Depreciation

Date Acquired	Description	Cost Basis	Prior Year Depreciation	Method	Life	Current Year Depreciation	Net Investment Income	Adjusted Net Income
	DEPRECIATION	\$	\$			\$ 180,422	\$	\$
	TOTAL	\$ 0	\$ 0			\$ 180,422	\$ 0	\$ 0

Federal Statements

Statement 7 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
FUNDRAISING EVENT	\$			\$
EVENT EXPENSES	8,845		8,845	
EXPENSES				
CONTRIBUTIONS	45			45
UTILITIES	41,281			41,281
MEALS PROGRAM	10,492			10,492
INSURANCE	36,000			36,000
MAINTENANCE & REPAIRS	19,608			19,608
OFFICE EXPENSE	3,850			3,850
PAYROLL SERVICE FEES	1,533			1,533
TELEPHONE	4,673			4,673
TRASH REMOVAL	3,794			3,794
TRAVEL	503			503
RESIDENT SOCIAL SERVICES	17,442			17,442
BAD DEBTS	13,984			13,984
TOTAL	\$ 162,050	\$ 0	\$ 8,845	\$ 153,205

Statement 8 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
CORPORATE STOCKS & MUTUAL FDS	\$ 2,120,167	\$ 2,001,593	MARKET	\$ 2,001,593
TOTAL	\$ 2,120,167	\$ 2,001,593		\$ 2,001,593

Federal Statements

Statement 9 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
CORPORATE BONDS	\$ 532,576	\$ 736,143	MARKET	\$ 736,143
TOTAL	\$ 532,576	\$ 736,143		\$ 736,143

Statement 10 - Form 990-PF, Part II, Line 13 - Other Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
CD'S & MONEY MARKET	\$ 51,944	\$ 2,166	MARKET	\$ 2,166
TOTAL	\$ 51,944	\$ 2,166		\$ 2,166

Statement 11 - Form 990-PF, Part II, Line 14 - Land, Building, and Equipment

Description	Beginning Net Book	End Cost / Basis	End Accumulated Depreciation	Net FMV
BUILDING & EQUIPMENT	\$ 5,551,176	\$ 6,459,474	\$ 1,083,995	\$ 3,385,000
TOTAL	\$ 5,551,176	\$ 6,459,474	\$ 1,083,995	\$ 3,385,000

Federal Statements

Statement 12 - Form 990-PF, Part II, Line 15 - Other Assets

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Fair Market Value</u>
WEBSITE DEVELOPMENT, NET	\$ 3,000	\$ 2,000	\$ 2,000
TOTAL	<u>\$ 3,000</u>	<u>\$ 2,000</u>	<u>\$ 2,000</u>

Statement 13 - Form 990-PF, Part III, Line 5 - Other Decreases

<u>Description</u>	<u>Amount</u>
UNREALIZED LOSS ON INVESTMENTS	\$ 142,817
TOTAL	<u>\$ 142,817</u>

Federal Statements

Statement 14 - Form 990-PF, Part VIII, Line 1 - List of Officers, Directors, Trustees, Etc.

Name and Address	Title	Average Hours	Compensation	Benefits	Expenses
LINDA SULLIVAN 22 CLIFF STREET MARBLEHEAD MA 01945	DIRECTOR	1.00	0	0	0
JOHN DOHERTY 605 BROADWAY, LF41 SAUGUS MA 01906	ASST. TREASU	2.00	0	0	0
MINETTE LALL 300 LYNN SHORE DRIVE, UNIT 306 LYNN MA 01902	DIRECTOR	1.00	0	0	0
DEB ANSOURLIAN 50 HIGH STREET LYNN MA 01902	1ST VP	2.00	0	0	0
LYSA NEWHALL 609 LYNNFIELD STREET LYNN MA 01904	DIRECTOR	1.00	0	0	0
CLAIRE CRANE 22 PEACHTREE LANE LYNN MA 01904	2ND VP	2.00	0	0	0
KAREN FALAT 185 BASS POINT ROAD NAHANT MA 01908	DIRECTOR	1.00	0	0	0
PAM FREEMAN 20 WHEELER ST. LYNN MA 01902	DIRECTOR	1.00	0	0	0
LORETTA CUFFE O'DONNELL 11 LAKE AVENUE LYNN MA 01902	PRESIDENT	2.00	0	0	0

Federal Statements

**Statement 14 - Form 990-PF, Part VIII, Line 1 - List of Officers, Directors, Trustees,
Etc. (continued)**

Name and Address	Title	Average Hours	Compensation	Benefits	Expenses
KATY DOLHUN 190 WILLOW ROAD NAHANT MA 01908	DIRECTOR	1.00	0	0	0
HARRIETT FROMER 1 POND ST. #3E WINTHROP MA 02152	DIRECTOR	1.00	0	0	0
ALICE HALL 201 WILLOW ROAD NAHANT MA 01908	DIRECTOR	1.00	0	0	0
JANE CAHILL 169 LYNN SHORE DR LYNN MA 01902	DIRECTOR	1.00	0	0	0
PATRICIA WATSON 1008 PARADISE RD E2J SWAMPSCOTT MA 01907	DIRECTOR	1.00	0	0	0
LISA CARANGELO 11 BAY VIEW AVE. SWAMPSCOTT MA 01907	DIRECTOR	1.00	0	0	0
BARBARA MORRISON 108 LAKEVIEW AVE LYNN MA 01904	DIRECTOR	1.00	0	0	0
STEPHEN KOTSAKIS 4 COPELAND RD. LYNN MA 01904	TREASURER	2.00	0	0	0
SUE BURGESS 57 ATLANTIC RD SWAMPSCOTT MA 01907	DIRECTOR	1.00	0	0	0

Federal Statements

04-2104409

FYE: 5/31/2016

**Statement 14 - Form 990-PF, Part VIII, Line 1 - List of Officers, Directors, Trustees,
Etc. (continued)**

Name and Address	Title	Average Hours	Compensation	Benefits	Expenses
CHARLOTTE BRECKENRIDGE TEN ABERDEEN AVE. PEABODY MA 01960	DIRECTOR	1.00	0	0	0
JILL FRUCCI 104 MAPLE ST. LYNN MA 01904	SECRETARY	2.00	0	0	0
ANN CARRIGAN P.O. BOX 2163 LYNN MA 01903	DIRECTOR	1.00	0	0	0
GEOFFREY GRAHAM 49 SACHEM ST. LYNN MA 01902	DIRECTOR	1.00	0	0	0
GINGER MURPHY 65 PERKINS ST. LYNN MA 01905	DIRECTOR	1.00	0	0	0
RUTHANNE SWITZER 18 HARBOR VIEW RD. NAHANT MA 01908	DIRECTOR	1.00	0	0	0

Federal Statements

Form 990-PF, Part XV, Line 2b - Application Format and Required Contents

Description

THE APPLICATION FORM MUST BE COMPLETED.

Form 990-PF, Part XV, Line 2c - Submission Deadlines

Description

APRIL 30TH

Statement 15 - Form 990-PF, Part XV, Line 2d - Award Restrictions or Limitations

Description

MUST BE CURRENT RESIDENT OF THE HOME
MAY APPLY ONLY ONCE PER SCHOOL YEAR

Form 990-PF	Mortgages and Other Notes Payable	2015
For calendar year 2015, or tax year beginning 06/01/15, and ending 05/31/16		
Name LYNN HOME FOR YOUNG WOMEN, INC		Employer Identification Number 04-2104409

FORM 990-PF, PART II, LINE 21 - ADDITIONAL INFORMATION

Name of lender	Relationship to disqualified person
(1) LYNN MUNICIPAL FINANCE/EDIC	
(2) FHLB AHP EASTERN BANK	
(3) HIF V	
(4) HOUSING STABILIZATION FUND	
(5) COMMERCIAL AREA TRANSITNODE PROGRAM	
(6) AFFORDABLE HOUSING TRUST	
(7) LYNN HOME HOUSING AUTHORITY	
(8) EASTERN BANK	
(9)	
(10)	

Original amount borrowed	Date of loan	Maturity date	Repayment terms	Interest rate
(1) 75,000	04/01/10	04/01/30	20 YEARS, 474.49/MO	4.500
(2) 400,000	03/18/10	03/18/27	FORGIVABLE IF SATISFIED	
(3) 1,119,295	03/29/10	03/29/41	DEFERRABLE IF APPROVED	
(4) 1,450,000	03/29/10	03/28/61	DEFERRABLE IF APPROVED	
(5) 700,000	03/29/10	03/28/41	DEFERRABLE IF APPROVED	
(6) 1,060,352	03/29/10	03/28/41	DEFERRABLE IF APPROVED	
(7) 400,000	03/29/10	03/22/30	FORGIVABLE IF SATISFIED	
(8) 1,227,500	03/28/12	03/28/32	20 YRS, 7817/MO P&I	4.510
(9)				
(10)				

Security provided by borrower	Purpose of loan
(1) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(2) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(3) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(4) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(5) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(6) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(7) MORTGAGE	REHAB AFFORDABLE HOUSING BUILDING
(8) MORTGAGE	RECONSTRUCTION
(9)	
(10)	

Consideration furnished by lender	Balance due at beginning of year	Balance due at end of year
(1)	61,782	58,808
(2)	400,000	400,000
(3)	1,118,035	1,118,035
(4)	1,448,367	1,448,367
(5)	699,212	699,212
(6)	1,060,136	1,060,136
(7)	400,000	400,000
(8)	1,094,771	1,046,503
(9)		
(10)		
Totals	6,282,303	6,231,061

Realized Gain/Loss Report

Start Date: 06/01/2015

End Date: 05/31/2016

Account: 720 Tax id#04-2104409, 2015 Form 990-PF Part IV line 1 c&d

EASTERN BANK INVESTMENT MANAGER LYNN HOME FOR YOUNG WOMEN

Description	Sold	Acquired	Proceeds	Cost	Gain/Loss
** SHORT TERM CAPITAL GAIN (LOSS)					
5 SHARES OF THE WILLIAMS COS.	6/23/2015	10/7/2014	300.16	272.99	27.17
2 SHARES OF THE WILLIAMS COS	6/23/2015	3/6/2015	120.06	95.42	24.64
.111 SHARES OF TOPBUILD CORP	7/8/2015	11/17/2014	3.01	2.63	0.38
1 SHARES OF CORNING INC	10/7/2015	11/17/2014	17.80	20.40	(2.60)
9 SHARES OF KINDER MORGAN INC.	12/8/2015	6/23/2015	139.08	357.51	(218.43)
1 SHARES OF ALPHABET INC CL A	1/20/2016	1/21/2015	707.37	515.76	191.61
1 SHARES OF SPDR CONSUMER DISCRETIONARY SECTOR	1/20/2016	1/21/2015	70.34	69.56	0.78
4 SHARES OF GUGGENHEIM BULLETSHARES 2017	1/20/2016	1/21/2015	90.03	91.44	(1.41)
4 SHARES OF SPDR ENERGY INDEX	1/20/2016	1/21/2015	203.08	305.76	(102.68)
10 SHARES OF MICRON TECHNOLOGY INC	3/10/2016	4/9/2015	107.59	275.78	(168.19)
9 SHARES OF MICRON TECHNOLOGY INC	3/10/2016	10/7/2015	96.83	166.53	(69.70)
2 SHARES OF MICRON TECHNOLOGY INC	3/10/2016	1/20/2016	21.52	19.83	1.69
1 SHARES OF WILLIAMS SONOMA INC	3/29/2016	1/20/2016	54.14	47.81	6.33
			<u>1,931.01</u>	<u>2,241.42</u>	<u>(310.41)</u>

**** TOTAL SHORT TERM CAPITAL GAIN (LOSS)**

**** LONG TERM CAPITAL GAIN (LOSS)**

1 SHARES OF AMERICAN EXPRESS CO	6/8/2015	10/5/2011	78.92	42.89	36.03
1 SHARES OF AMERICAN EXPRESS CO	6/8/2015	11/4/2011	78.93	50.98	27.95
1 SHARES OF AMERICAN EXPRESS CO	6/8/2015	2/8/2012	78.92	51.72	27.20
1 SHARES OF AMERICAN EXPRESS CO	6/8/2015	3/9/2012	78.92	53.24	25.68
3 SHARES OF SUNTRUST BANKS	6/8/2015	1/3/2013	129.08	85.77	43.31
1 SHARES OF DISCOVER FINANCIAL SERVICES	6/8/2015	4/4/2012	57.91	33.10	24.81
2 SHARES OF MASCO CORP	6/9/2015	1/27/2014	54.52	43.67	10.85
.333 SHARES OF TOPBUILD CORP	7/8/2015	1/27/2014	9.01	7.48	1.53
2 SHARES OF WALT DISNEY PRODUCTIONS	7/16/2015	3/9/2012	237.80	84.82	152.98
3 SHARES OF CHUBB CORP	7/16/2015	6/6/2013	365.60	258.01	107.59
1 SHARES OF TOPBUILD CORP	7/16/2015	1/27/2014	29.08	22.46	6.62
1 SHARES OF CELGENE CORPORATION	8/18/2015	8/1/2012	130.43	34.31	96.12
1 SHARES OF IBM CORP	9/23/2015	10/3/2013	142.80	184.06	(41.26)
1 SHARES OF MASCO CORP	9/23/2015	1/27/2014	26.40	19.34	7.06

Description	Sold	Acquired	Proceeds	Cost	Gain/Loss
2 SHARES OF VISA INC	9/23/2015	3/9/2012	140.53	58.79	81.74
8 SHARES OF CORNING INC	10/7/2015	12/4/2012	142.43	98.01	44.42
2 SHARES OF DISCOVER FINANCIAL SERVICES	11/20/2015	4/4/2012	113.90	66.19	47.71
1 SHARES OF DISCOVER FINANCIAL SERVICES	11/20/2015	11/16/2012	56.95	39.20	17.75
1 SHARES OF DISCOVER FINANCIAL SERVICES	11/20/2015	11/17/2014	56.95	65.29	(8.34)
6 SHARES OF DOW CHEMICAL CO	12/9/2015	12/4/2013	338.90	234.07	104.83
5 SHARES OF COCA-COLA CO	1/7/2016	3/9/2012	208.55	173.94	34.61
1 SHARES OF COCA-COLA CO	1/7/2016	11/16/2012	41.71	36.54	5.17
1 SHARES OF COCA-COLA CO	1/7/2016	11/17/2014	41.71	42.99	(1.28)
1 SHARES OF I SHARES FLOATING RATE BOND ETF	1/20/2016	4/10/2014	50.34	50.75	(0.41)
2 SHARES OF I SHARES S & P MIDCAP 400	1/20/2016	12/23/2011	248.19	176.09	72.10
4 SHARES OF I SHARES S & P MIDCAP 400	1/20/2016	6/1/2012	496.39	359.74	136.65
2 SHARES OF I SHARES S & P MIDCAP 400	1/20/2016	11/16/2012	248.20	189.96	58.24
2 SHARES OF I SHARES S & P MIDCAP 400	1/20/2016	3/13/2013	248.19	227.20	20.99
1 SHARES OF I SHARES S & P MIDCAP 400	1/20/2016	11/17/2014	124.10	143.07	(18.97)
50 SHARES OF GUGGENHEIM BULLESHARES 2017	1/20/2016	8/2/2013	1,125.40	1,127.50	(2.10)
5 SHARES OF GUGGENHEIM BULLESHARES 2017	1/20/2016	1/27/2014	112.54	114.07	(1.53)
5 SHARES OF GUGGENHEIM BULLESHARES 2017	1/20/2016	11/17/2014	112.54	113.95	(1.41)
1 SHARES OF STARBUCKS CORP	1/20/2016	5/2/2012	55.62	29.00	26.62
7 SHARES OF WEYERHAEUSER CO	1/20/2016	5/6/2013	167.79	217.35	(49.56)
1 SHARES OF WEYERHAEUSER CO	1/20/2016	11/17/2014	23.97	34.09	(10.12)
1 SHARES OF WALGREENS BOOTS ALLIANCE INC	1/20/2016	3/9/2012	78.23	33.05	45.18
5 SHARES OF I SHARES BARCLAYS INT CRDT	1/25/2016	9/16/2010	537.30	536.55	0.75
6 SHARES OF I SHARES BARCLAYS INT CRDT	1/25/2016	12/8/2010	644.76	631.92	12.84
5 SHARES OF I SHARES BARCLAYS INT CRDT	1/25/2016	11/16/2012	537.30	557.33	(20.03)
3 SHARES OF STATE STREET CORP	3/2/2016	3/9/2012	172.73	126.41	46.32
1 SHARES OF STATE STREET CORP	3/2/2016	3/13/2013	57.58	59.83	(2.25)
4 SHARES OF WILLIAMS SONOMA INC	3/29/2016	3/7/2014	216.54	237.52	(20.98)
1 SHARES OF STARBUCKS CORP	4/13/2016	5/2/2012	60.07	28.99	31.08
1 SHARES OF STARBUCKS CORP	4/13/2016	7/10/2012	60.07	26.20	33.87
1 SHARES OF HOME DEPOT INC	4/13/2016	9/17/2013	133.85	76.08	57.77
8 SHARES OF FORD MOTOR CO	4/13/2016	2/5/2013	104.17	105.78	(1.61)
4 SHARES OF MASCO CORP	4/13/2016	1/27/2014	128.56	77.35	51.21
1 SHARES OF BECTON DICKINSON CO	4/21/2016	3/9/2012	158.11	77.15	80.96
2 SHARES OF STRYKER CORP	4/21/2016	1/21/2015	217.43	183.82	33.61
			<u>8,759.92</u>	<u>7,327.62</u>	<u>1,432.30</u>

** TOTAL LONG TERM CAPITAL GAIN (LOSS)

Realized Gain/Loss Report

Start Date: 06/01/2015
End Date: 05/31/2016

EASTERN BANK INVESTMENT MANAGER
FOR LYNN HOME FOR YOUNG WOMEN

Account: 720 Tax id#04-2104409, 2015 Form 990-PF Part IV line 1 a&b

<u>Description</u>	<u>Sold</u>	<u>Acquired</u>	<u>Proceeds</u>	<u>Cost</u>	<u>Gain/Loss</u>
** SHORT TERM CAPITAL GAIN (LOSS)					
427 SHARES OF THE WILLIAMS COS.	6/23/2015	10/7/2014	25,633.15	23,313.78	2,319.37
170 SHARES OF THE WILLIAMS COS.	6/23/2015	3/6/2015	10,205.23	8,110.04	2,095.19
812 SHARES OF KINDER MORGAN INC.	12/8/2015	6/23/2015	12,547.85	32,255.57	(19,707.72)
84 SHARES OF SPDR CONSUMER DISCRETIONARY SECTOR	1/20/2016	1/21/2015	5,908.94	5,843.19	65.75
368 SHARES OF SPDR ENERGY INDEX	1/20/2016	1/21/2015	18,684.08	28,130.29	(9,446.21)
60 SHARES OF I SHARES I BOXX INVESTMENT GRADE CORPORATE BOND FUND	1/20/2016	6/15/2015	6,817.27	6,950.40	(133.13)
853 SHARES OF MICRON TECHNOLOGY INC	3/10/2016	4/9/2015	9,177.31	23,524.29	(14,346.98)
780 SHARES OF MICRON TECHNOLOGY INC	3/10/2016	10/7/2015	8,391.92	14,432.26	(6,040.34)
80 SHARES OF WILLIAMS SONOMA INC	3/29/2016	1/20/2016	4,330.92	3,825.16	505.76
			<u>101,696.67</u>	<u>146,384.98</u>	<u>(44,688.31)</u>
** LONG TERM CAPITAL GAIN (LOSS)					
4 SHARES OF AMERICAN EXPRESS CO	6/8/2015	10/5/2011	315.69	171.58	144.11
80 SHARES OF AMERICAN EXPRESS CO	6/8/2015	11/4/2011	6,313.70	4,078.32	2,235.38
26 SHARES OF AMERICAN EXPRESS CO	6/8/2015	12/9/2011	2,051.96	1,268.54	783.42
82 SHARES OF AMERICAN EXPRESS CO	6/8/2015	2/8/2012	6,471.55	4,240.90	2,230.65
82 SHARES OF AMERICAN EXPRESS CO	6/8/2015	3/9/2012	6,471.55	4,365.72	2,105.83
45 SHARES OF AMERICAN EXPRESS CO	6/8/2015	1/28/2013	3,551.46	2,660.40	891.06
191 SHARES OF SUNTRUST BANKS	6/8/2015	1/3/2013	8,218.22	5,460.42	2,757.80
101 SHARES OF DISCOVER FINANCIAL SERVICES	6/8/2015	4/4/2012	5,848.19	3,342.90	2,505.29
200 SHARES OF MASCO CORP	6/9/2015	1/27/2014	5,452.46	4,366.70	1,085.76
.667 SHARES OF TOPBUILD CORP	7/8/2015	1/27/2014	18.06	14.98	3.08
85 SHARES OF WALT DISNEY PRODUCTIONS	7/16/2015	3/9/2012	10,106.58	3,604.82	6,501.76
272 SHARES OF CHUBB CORP	7/16/2015	6/6/2013	33,148.49	23,393.12	9,755.37
122 SHARES OF TOPBUILD CORP	7/16/2015	1/27/2014	3,548.40	2,739.40	809.00
50000 UNITS OF A T & T INC 2.5% 08/15/2015	8/15/2015	12/13/2011	50,000.00	50,259.39	(259.39)
46 SHARES OF CELGENE CORPORATION	8/18/2015	8/1/2012	5,999.75	1,578.26	4,421.49

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FOR LYNN HOME FOR YOUNG WOMEN

Description	Sold	Acquired	Proceeds	Cost	Gain/Loss
112 SHARES OF IBM CORP	9/23/2015	10/3/2013	15,993.42	20,614.72	(4,621.30)
112 SHARES OF MASCO CORP	9/23/2015	1/27/2014	2,957.58	2,165.92	791.66
89 SHARES OF VISA INC	9/23/2015	3/9/2012	6,254.02	2,616.01	3,638.01
500 SHARES OF CORNING INC	10/7/2015	12/4/2012	8,901.53	6,125.75	2,775.78
270 SHARES OF CORNING INC	10/7/2015	1/28/2013	4,806.83	3,267.00	1,539.83
218 SHARES OF DISCOVER FINANCIAL SERVICES	11/20/2015	4/4/2012	12,415.57	7,215.36	5,200.21
108 SHARES OF DISCOVER FINANCIAL SERVICES	11/20/2015	1/28/2013	6,150.83	4,122.36	2,028.47
22 SHARES OF DISCOVER FINANCIAL SERVICES	11/20/2015	1/27/2014	1,252.95	1,186.79	66.16
518 SHARES OF DOW CHEMICAL CO	12/9/2015	12/4/2013	29,258.17	20,207.70	9,050.47
447 SHARES OF COCA-COLA CO	1/7/2016	3/9/2012	18,644.20	15,550.19	3,094.01
110 SHARES OF COCA-COLA CO	1/7/2016	1/28/2013	4,588.06	4,067.69	520.37
158 SHARES OF DFA INTERNATIONAL SMALL CO PORTFOLIO	1/20/2016	10/15/2013	2,414.24	2,989.36	(575.12)
254 SHARES OF I SHARES S & P MIDCAP 400	1/20/2016	1/27/2014	31,520.64	33,175.91	(1,655.27)
32 SHARES OF HOME DEPOT INC	1/20/2016	9/17/2013	3,650.21	2,434.66	1,215.55
454 SHARES OF I SHARES MSCI ALL COUNTRY ASIA EX JAPAN INDEX	1/20/2016	1/28/2013	21,136.67	27,208.22	(6,071.55)
707 SHARES OF I SHARES MSCI ALL COUNTRY ASIA EX JAPAN INDEX	1/20/2016	1/30/2013	32,915.47	42,931.44	(10,015.97)
93 SHARES OF I SHARES MSCI ALL COUNTRY ASIA EX JAPAN INDEX	1/20/2016	1/27/2014	4,329.76	5,204.78	(875.02)
77 SHARES OF STARBUCKS CORP	1/20/2016	5/2/2012	4,282.44	2,232.78	2,049.66
16 SHARES OF ALPHABET INC. CL C	1/20/2016	9/21/2011	10,872.27	4,346.54	6,525.73
699 SHARES OF WEYERHAEUSER CO	1/20/2016	5/6/2013	16,754.65	21,703.89	(4,949.24)
92 SHARES OF WALGREENS BOOTS ALLIANCE INC	1/20/2016	3/9/2012	7,197.53	3,040.70	4,156.83
40 SHARES OF HONEYWELL INT'L INC.	1/20/2016	5/2/2012	3,809.30	2,425.29	1,384.01
757 SHARES OF I SHARES I BOXX INVESTMENT GRADE CORPORATE BOND FUND	1/20/2016	12/10/2014	86,011.17	90,192.91	(4,181.74)
177 SHARES OF STATE STREET CORP	3/2/2016	3/9/2012	10,190.75	7,458.36	2,732.39
177 SHARES OF STATE STREET CORP	3/2/2016	3/13/2013	10,190.75	10,589.71	(398.96)
645 SHARES OF WISDOM TREE EUROPE HEDGED EQUITY	3/15/2016	10/9/2014	33,673.88	35,383.02	(1,709.14)
28 SHARES OF WISDOM TREE EUROPE HEDGED EQUITY	3/15/2016	1/21/2015	1,461.81	1,639.30	(177.49)
1400 SHARES OF DEUTSCHE X TRACKERS MSCI JAPAN HEDGED EQUITY ETF	3/15/2016	1/21/2015	47,039.25	51,669.10	(4,629.85)
346 SHARES OF WILLIAMS SONOMA INC	3/29/2016	3/7/2014	18,731.23	20,545.83	(1,814.60)
121 SHARES OF STARBUCKS CORP	4/13/2016	5/2/2012	7,268.41	3,508.65	3,759.76
72 SHARES OF HOME DEPOT INC	4/13/2016	9/17/2013	9,637.16	5,477.98	4,159.18
559 SHARES OF FORD MOTOR CO	4/13/2016	2/5/2013	7,278.25	7,391.21	(112.96)
224 SHARES OF MASCO CORP	4/13/2016	1/27/2014	7,199.94	4,331.84	2,868.10

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FOR LYNN HOME FOR YOUNG WOMEN

Description	Sold	Acquired	Proceeds	Cost	Gain/Loss
68 SHARES OF BECTON DICKINSON CO	4/21/2016	3/9/2012	10,752.31	5,245.72	5,506.59
99 SHARES OF STRYKER CORP	4/21/2016	1/21/2015	10,762.32	9,099.39	1,662.93
** TOTAL LONG TERM CAPITAL GAIN (LOSS)			657,819.63	598,911.53	58,908.10